

<div style="display: flex; justify-content: space-between;"> United States Bankruptcy Court Northern District of Illinois Page 1 of 73 </div>						Voluntary Petition																						
Name of Debtor (if individual, enter Last, First, Middle): Buckley III, Raymond, K						Name of Joint Debtor (Spouse) (Last, First, Middle): Buckley, Jennifer, E																						
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):						All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): Jennifer Peterson																						
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN(if more than one, state all): 8591						Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN(if more than one, state all): 5091																						
Street Address of Debtor (No. & Street, City, and State): 4133 Laramie Lane #11 Rockford IL						Street Address of Joint Debtor (No. & Street, City, and State):																						
<div style="display: flex; justify-content: flex-end;"> ZIP CODE 61108 </div>						<div style="display: flex; justify-content: flex-end;"> ZIP CODE </div>																						
County of Residence or of the Principal Place of Business: Winnebago						County of Residence or of the Principal Place of Business: Winnebago																						
Mailing Address of Debtor (if different from street address): PO Box 6352 Rockford IL						Mailing Address of Joint Debtor (if different from street address): PO Box 6352 Rockford IL																						
<div style="display: flex; justify-content: flex-end;"> ZIP CODE 61125 </div>						<div style="display: flex; justify-content: flex-end;"> ZIP CODE 61125 </div>																						
Location of Principal Assets of Business Debtor (if different from street address above):																												
<div style="display: flex; justify-content: flex-end;"> ZIP CODE </div>																												
Type of Debtor (Form of Organization) (Check one box.)			Nature of Business (Check one box)			Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box)																						
<input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.) _____			<input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101(51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other <div style="border-top: 1px solid black; text-align: center;"> Tax-Exempt Entity (Check box, if applicable) </div> <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code.)			<div style="display: flex; justify-content: space-between;"> <div> <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 </div> <div> <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding </div> </div> <div style="text-align: center;"> Nature of Debts (Check one box) </div> <div style="display: flex; justify-content: space-between;"> <div> <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." </div> <div> <input type="checkbox"/> Debts are primarily business debts. </div> </div>																						
Filing Fee (Check one box)					Chapter 11 Debtors																							
<input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b) See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.					Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. ----- Check all applicable boxes <input type="checkbox"/> A plan is being filed with this petition <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).																							
Statistical/Administrative Information									THIS SPACE IS FOR COURT USE ONLY																			
<input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.																												
Estimated Number of Creditors																												
Estimated Assets																												
<table style="width:100%; border-collapse: collapse;"> <tr> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>1-49</td> <td>50-99</td> <td>100-199</td> <td>200-999</td> <td>1,000-5,000</td> <td>5,001-10,000</td> <td>10,001-25,000</td> <td>25,001-50,000</td> <td>50,001-100,000</td> <td>Over 100,000</td> </tr> </table>									<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	1-49	50-99	100-199	200-999	1,000-5,000	5,001-10,000	10,001-25,000	25,001-50,000	50,001-100,000	Over 100,000
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>																			
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<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>																			
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Estimated Liabilities																												
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<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>																			
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Voluntary Petition <i>(This page must be completed and filed in every case)</i>		Document <div>Page 2 of 73</div>	
Name of Debtor(s): Raymond K Buckley III, Jennifer E Buckley			
All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet.)			
Location Where Filed: NONE	Case Number:	Date Filed:	
Location Where Filed:	Case Number:	Date Filed:	
Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)			
Name of Debtor: NONE	Case Number:	Date Filed:	
District:	Relationship:	Judge:	
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) <input type="checkbox"/> Exhibit A is attached and made a part of this petition.		Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b). <div> <div> <div>X</div> <div>/s/ Laura L McGarragan</div> <div>Signature of Attorney for Debtor(s)</div> </div> <div> <div>11/13/2008</div> <div>Date</div> </div> </div> <div> <div>Laura L McGarragan</div> <div>6199753</div> </div>	
Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No			
Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) <input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: <input checked="" type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.			
Information Regarding the Debtor - Venue (Check any applicable box) <div> <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. <input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. </div>			
Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.) <div> <input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following). <div> <div></div> <div>(Name of landlord that obtained judgment)</div> </div> <div> <div></div> <div>(Address of landlord)</div> </div> <input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and <input type="checkbox"/> Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. <input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)). </div>			

Voluntary Petition (This page must be completed and filed in every case)		Document Page 3 of 73	
Signatures			
Signature(s) of Debtor(s) (Individual/Joint) I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. X /s/ Raymond K Buckley III _____ Signature of Debtor Raymond K Buckley III X /s/ Jennifer E Buckley _____ Signature of Joint Debtor Jennifer E Buckley _____ Telephone Number (If not represented by attorney) 11/13/2008 _____ Date		Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. (Check only one box.) <input type="checkbox"/> I request relief in accordance with chapter 15 of Title 11, United States Code. Certified Copies of the documents required by § 1515 of title 11 are attached. <input type="checkbox"/> Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the Chapter of title 11 specified in the petition. A certified copy of the order granting recognition of the foreign main proceeding is attached. X Not Applicable _____ (Signature of Foreign Representative) _____ (Printed Name of Foreign Representative) _____ Date	
Signature of Attorney X /s/ Laura L McGarragan _____ Signature of Attorney for Debtor(s) Laura L McGarragan Bar No. 6199753 _____ Printed Name of Attorney for Debtor(s) / Bar No. McGarragan Law Offices _____ Firm Name 1004 N. Main St. Rockford, IL 61103 _____ Address 815 961-1111 815-961-9233 _____ Telephone Number 11/13/2008 _____ Date *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.		Signature of Non-Attorney Petition Preparer I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached. Not Applicable _____ Printed Name and title, if any, of Bankruptcy Petition Preparer _____ Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) _____ Address X Not Applicable _____ Date Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above. Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual. If more than one person prepared this document, attach to the appropriate official form for each person. <i>A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.</i>	
Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition. X Not Applicable _____ Signature of Authorized Individual _____ Printed Name of Authorized Individual _____ Title of Authorized Individual _____ Date			

UNITED STATES BANKRUPTCY COURT
Northern District of Illinois

In re: **Raymond K Buckley III Jennifer E
Buckley**

Debtor(s)

Case No.

(if known)

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the **180 days before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]* _____

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. ' 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Raymond K Buckley III
Raymond K Buckley III

Date: 11/13/2008

UNITED STATES BANKRUPTCY COURT
Northern District of Illinois

In re: **Raymond K Buckley III Jennifer E
Buckley**

Debtor(s)

Case No.

(if known)

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

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☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the **180 days before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]* _____

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. ' 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Jennifer E Buckley
Jennifer E Buckley

Date: 11/13/2008

B6A (Official Form 6A) (12/07)

In re: Raymond K Buckley III Jennifer E Buckley,
Debtors

Case No. _____
(If known)

SCHEDULE A - REAL PROPERTY

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Total			0.00	

(Report also on Summary of Schedules.)

B6B (Official Form 6B) (12/07)

In re Raymond K Buckley III Jennifer E Buckley
Debtors

Case No. _____
(If known)

SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand		Cash	J	5.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	X			
3. Security deposits with public utilities, telephone companies, landlords, and others.		Landlord	J	500.00
4. Household goods and furnishings, including audio, video, and computer equipment.		Furniture	J	750.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Clothing	J	900.00
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		401K	H	4,000.00
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			

B6B (Official Form 6B) (12/07) -- Cont.

In re Raymond K Buckley III Jennifer E Buckley,
Debtors

Case No. _____
(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2000 Pontiac Sunfire	H	2,000.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.		Computer	J	500.00
<div style="display: flex; justify-content: space-between;"> <u>1</u> continuation sheets attached Total </div>				\$ 8,655.00

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

B6C (Official Form 6C) (12/07)

In re Raymond K Buckley III Jennifer E Buckley
Debtors

Case No. _____
(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:
(Check one box)

☐ Check if debtor claims a homestead exemption that exceeds
\$136,875

☐ 11 U.S.C. § 522(b)(2)

☒ 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
2000 Pontiac Sunfire	735 ILCS 5/12-1001(c)	2,000.00	2,000.00
401K	735 ILCS 5/12-1006	4,000.00	4,000.00
Cash	735 ILCS 5/12-1001(b)	5.00	5.00
Clothing	735 ILCS 5/12-1001(a),(e)	900.00	900.00
Computer	735 ILCS 5/12-1001(b)	500.00	500.00
Furniture	735 ILCS 5/12-1001(b)	750.00	750.00
Landlord	735 ILCS 5/12-1001(b)	500.00	500.00

B6D (Official Form 6D) (12/07)

In re Raymond K Buckley III Jennifer E Buckley,
Debtors

Case No. _____
(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

☒ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions, Above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.								
			VALUE					

0 continuation sheets attached

Subtotal >
(Total of this page)

Total >
(Use only on last page)

\$	0.00	\$	0.00
\$	0.00	\$	0.00

(Report also on Summary of Schedules) (If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

B6E (Official Form 6E) (12/07)

In re Raymond K Buckley III Jennifer E Buckley
Debtors

Case No. _____
(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)

☐ **Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☐ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for Death or Personal Injury While Debtor Was Intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

1 continuation sheets attached

B6E (Official Form 6E) (12/07) – Cont.

In re Raymond K Buckley III Jennifer E Buckley,
Debtors

Case No. _____
(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO.									

Sheet no. 1 of 1 continuation sheets attached to Schedule of
Creditors Holding Priority Claims

Subtotals >
(Totals of this page)

\$	0.00	\$	0.00	\$	0.00
\$	0.00				
		\$	0.00	\$	0.00

Total >
(Use only on last page of the completed
Schedule E. Report also on the Summary of
Schedules.)

Total >
(Use only on last page of the completed
Schedule E. If applicable, report also on the
Statistical Summary of Certain Liabilities
and Related Data.)

B6F (Official Form 6F) (12/07)

In re Raymond K Buckley III Jennifer E Buckley
Debtors

Case No. _____
(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 227458..... ACS/ Nellie Mae 501 Bleeker St. Utica NY 13501	H	Education loan				16,177.00
ACCOUNT NO. 3261196 Advance America 3244 Cleveland Ave. Ft Meyers FL 33901 FBCS 841 E Hunting Park Ave. Philadelphia PA 19124-4824 Paragon Way Inc. 2101 W Ben White Blvd. #103 Austin TX 78704	H	Cash advance				585.00
ACCOUNT NO. AFNI PO Box 3427 Bloomington IL 61702	H	Collection				100.00
ACCOUNT NO. 967425 Allied Business Accounts PO Box 1600 Clinton IA 52733	W	Collection for Harvard Memorial Hospital				315.00

17 Continuation sheets attached

Subtotal >	\$ 17,177.00
Total >	\$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Raymond K Buckley III Jennifer E Buckley
Debtors

Case No. _____
(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBATOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 744894001 Allied Interstate PO Box 5023 New York NY 10163 Crossings PO Box 916536 Indianapolis IN 46291	W	Collection for Crossings				82.00
ACCOUNT NO. A30955315/P26638294 Allied Interstate 3000 Corporate Exchange Dr. 5th FL Columbus OH 43231 Midland Credit Management 8875 Aero Dr. San Diego CA 92123	H	Collection for First North American National				1,072.00
ACCOUNT NO. 9801901773 Amcore Bank PO Box 1537 Rockford IL 61110-0037	J	Overdraft				527.00
ACCOUNT NO. 791167001437 ARC PO Box 212489 Augusta GA 30917-4747	J	Collection for Berkeley Co. Water & Sanitation:26219				127.70

Sheet no. 1 of 17 continuation sheets attached to Schedule of Creditors
Holding Unsecured
Nonpriority Claims

Subtotal >	\$ 1,808.70
Total >	\$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Raymond K Buckley III Jennifer E Buckley
Debtors

Case No. _____
(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 4019876-060302 Asset Care Inc. PO Box 15379 Wilmington DE 19850 MedClear PO Box 41448 Philadelphia PA 19101	W	Collection for Infinity Health Creditor MedClr				440.00
ACCOUNT NO. 6879450129023296935 Associated Recovery Systems PO Box 469046 Escondido CA 92046-9046 Dell Financial Services c/o Customer Service PO Box 81577 Austin TX 78708-1577 Dominion Law Associates PO Box 62719 Virginia Beach VA 23462 Midland Credit Management 8875 Aero Dr. STE 2 San Diego CA 92123	H	Collection for Dell Financial Services ARS# 11743200 Midland Credit Mgt # 852524....				1,700.00
ACCOUNT NO. 81539904345003 6 AT&T PO Box 8100 Aurora IL 60507-8100 West Asset Management 2703 N Highway 75 Sherman TX 75092	H	Utility In collection with Omnium Worldwide & Allied Interstate				46.00

Sheet no. 2 of 17 continuation sheets attached to Schedule of Creditors
Holding Unsecured
Nonpriority Claims

Subtotal >	\$ 2,186.00
Total >	\$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Raymond K Buckley III Jennifer E Buckley
Debtors

Case No. _____
(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBATOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 2882413828628566575 Audit Systems Inc. 3696 Ulmerton Rd. Suite 200 Clearwater FL 33762		Collection for Sprint Telephone				132.52
ACCOUNT NO. 474644000269.... Bank of America PO Box 84006 Columbus GA 31808	H	Closed account				880.00
ACCOUNT NO. 812543301 Berkeley Electric Cooperative PO Box 530812 Atlanta GA 30353-0812 CAB Collection Agency 2230 Technical Pkwy. North Charleston SC 29406	H	Utility CAB # 9130560001856633				32.85
ACCOUNT NO. 18945 Carlson Orthopedic Clinic 1848 Daimler Road Rockford IL 61112-1019	H	Medical				71.00

Sheet no. 3 of 17 continuation sheets attached to Schedule of Creditors
Holding Unsecured
Nonpriority Claims

Subtotal >	\$ 1,116.37
Total >	\$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re **Raymond K Buckley III Jennifer E Buckley**
Debtors

Case No. _____
(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBATOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 272913-10510949 CB Accounts 1101 Main St. Peoria IL 61606	W	Collection for CBO/OSFMG-Manchester				180.00
ACCOUNT NO. AO824200307 Centegra Memorial Medical Center PO Box 1990 Woodstock IL 60098-1990	J	Medical				1,111.16
ACCOUNT NO. 2741295010 Commonwealth Edison Bill Payment Center Chicago, IL 60688 Merchants Credit Guide Co. 223 West Jackson Blvd. Chicago IL 60606	J	Utility Collection purchased by Inovision, A Marlin Co. 008990717 Merchants Credit # 15-063127265				187.38
ACCOUNT NO. 4146820003107065 Compucredit/Emerge/FNBO PO Box 105374 Atlanta GA 30348	H	Credit card				1,972.00

Sheet no. 4 of 17 continuation sheets attached to Schedule of Creditors
Holding Unsecured
Nonpriority Claims

Subtotal >	\$ 3,450.54
Total >	\$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Raymond K Buckley III Jennifer E Buckley
Debtors

Case No. _____
(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBATOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 2025040 Credit Collection Service PO Box 773 Needham MA 02494-0007	H	Collection for Columbia House				109.00
ACCOUNT NO. 01-011062-8227500030382001 Credit Protection Association 13355 Noel Rd. Dallas TX 75240 Time Warner Cable PO Box 2080 Summerville SC 29484-2080	H	Collection for Time Warner Cable				21.19
ACCOUNT NO. 225200 Crusader Clinic PO Box 5311 Rockford IL 61125-0311	W	Medical				18.00
ACCOUNT NO. _____ Doctors Business Bureau 202 N Federal Highway Lake Worth FL 33460-3438	W	Collection for Lee Physicians Services				80.00

Sheet no. 5 of 17 continuation sheets attached to Schedule of Creditors
Holding Unsecured
Nonpriority Claims

Subtotal >	\$ 228.19
Total >	\$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Raymond K Buckley III Jennifer E Buckley
Debtors

Case No. _____
(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBATOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 15590 Dr. Robert J Powers 101 Harth Place Summerville SC 29485	J	Dental				150.00
ACCOUNT NO. 5458004088125388 Encore Receivable Management Inc. PO Box 3330 Olathe KS 66063-3330	H	Collection for Dell , Direct Merchants Credit card, Worldwide Asset Purchasing				3,746.31
ACCOUNT NO. 4911924 Enhanced Recovery Corporation 8014 Bayberry Rd. Jacksonville FL 32256	H	Collection for EMBARQ				133.00
ACCOUNT NO. B-14891132 ER Solutions Inc. PO Box 9004 Renton WA	H	Collection for Dell ERS # T-34863658 & US Cellular Corp Madison				443.00

Sheet no. 6 of 17 continuation sheets attached to Schedule of Creditors
Holding Unsecured
Nonpriority Claims

Subtotal >	\$ 4,472.31
Total >	\$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Raymond K Buckley III Jennifer E Buckley
Debtors

Case No. _____
(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.	W					118.00
FMS 4915 South Union Ave. Tulsa OK 74107 Certegy 601 Riverside Ave. Jacksonville FL 32204		Collection for Certegy				
ACCOUNT NO. 843-695-1488 614	H					230.00
Franklin Collection Service PO Box 3910 Tupelo MS 38803-3910 Omnium Worldwide Inc. 7171 Mercy Rd. Omaha NE 68106		Collection for Bellsouth-So Carolina				
ACCOUNT NO. 10140360000246092	J					164.00
Fredericksburg CR Bureau 10506 Wakeman Dr. Fredericksburg VA 22407		Collection for Commonwealth Emergency Physicians				

Sheet no. 7 of 17 continuation sheets attached to Schedule of Creditors
Holding Unsecured
Nonpriority Claims

Subtotal >	\$	512.00
Total >	\$	

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Raymond K Buckley III Jennifer E Buckley
Debtors

Case No. _____
(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBATOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. BUCJE000	W					270.00
Fredrickson Counseling PC 5702 Elaine Dr. Rockford IL 61108		Medical Hoss #65050				
Terry Hoss PO Box 449 Cherry Valley IL 61016						
Associated Business Serv 1916 Raincloud Dr. Rockford IL 61108						
ACCOUNT NO.	H					268.00
Friel-Erickson Chiropractic Clinic 2606 Broadway Suite 1A Rockford IL 61108-5797		Medical Collection by Rockford Mercantile				
ACCOUNT NO. 20278949	H					5,177.07
Glasser & Glasser, P.L.C. Crown Center Suite 600 580 East Main St. Norfolk VA 23510		Collection for Worldwide Asset Purchasing, Assignee of Direct Merchants Bank #5458004088125388 Kelly file #10553.001				
Direct Merchants Bank PO Box 22128 Tulsa OK 74121-2128						
Kevin M Kelly P.C. 10 E 22nd St. Suite 216 Lombard IL 60148						
Worldwide Asset Purchasing 2 Ravine Dr. #1750 Atlanta GA 30308						

Sheet no. 8 of 17 continuation sheets attached to Schedule of Creditors
Holding Unsecured
Nonpriority Claims

Subtotal >	\$ 5,715.07
Total >	\$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Raymond K Buckley III Jennifer E Buckley
Debtors

Case No. _____
(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBATOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 02014352 GMAC PO Box 2150 Greeley CO 80632	H	Charged off account				324.00
ACCOUNT NO. 36157 Hillcrest Animal Hospital 227 N Alpine Rd. Rockford IL 61107 Federal Collections Inc. PO Box 7637 Rockford IL 61126-7637	J	Veterinarian				73.20
ACCOUNT NO. 545800408812.... HSBC NV PO Box 19360 Portland OR 97280	H	Revolving acct				3,674.00
ACCOUNT NO. 4231061677 I C System Inc. PO Box 64378 St. Paul MN 55164	W	Collection for Gear Yavorsky DDS				476.00

Sheet no. 9 of 17 continuation sheets attached to Schedule of Creditors
Holding Unsecured
Nonpriority Claims

Subtotal >	\$ 4,547.20
Total >	\$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Raymond K Buckley III Jennifer E Buckley
Debtors

Case No. _____
(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBATOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.						
In Style PO Box 6352 Rockford IL		Subscription				29.77
ACCOUNT NO.						
Joyce Allen's Midtown Moto 200 Plaza Dr. Lehigh Acres FL 33936-6081	W	Repossessed vehicle				1,639.00
ACCOUNT NO. 1819,1857						
KP Counseling Inc. 461 N Mulford Rd. Rockford IL 61107		Medical Multiple accounts				920.00
ACCOUNT NO. 404-1-0001692308						
Lake Henry Pathology Associates 520 E 22nd St. Lombard IL 60148	J	Medical				22.80

Sheet no. 10 of 17 continuation sheets attached to Schedule of Creditors
Holding Unsecured
Nonpriority Claims

Subtotal	>	\$ 2,611.57
Total	>	\$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re **Raymond K Buckley III Jennifer E Buckley**
Debtors

Case No. _____
(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBATOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.	H					124.68
Law Offices of Bennett & DeLoney PO Box 190 Midvale UT 84047-0190		Collection for Woodman's				
Cybrcollect PO Box 1145 La Crosse WI 54602-1145						
ACCOUNT NO. 108413-QMRIG	J					142.03
McHenry Radiologists Imaging Associates PO Box 220 McHenry IL 60051-0220		Medical				
ACCOUNT NO.	H					2,698.00
Midland Funding LLC PO Box 939019 San Diego CA 92193-9019		Collection Dominium # 10-53825-0				
J Zecca, Esq./Dominium Law Associates 222 Central Park Ave. Virginia Beach, VA 23462						
ACCOUNT NO. MNI908242003071	J					75.40
Moraine ER Physicians PO Box 8759 Philadelphia PA 19101-8759		Medical				

Sheet no. 11 of 17 continuation sheets attached to Schedule of Creditors
Holding Unsecured
Nonpriority Claims

Subtotal >	\$	3,040.11
Total >	\$	

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Raymond K Buckley III Jennifer E Buckley
Debtors

Case No. _____
(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 2717 MTL Media Inc. 415 Second St. Indian Rocks Beach FL 33785	W	Subscription to MTL Magazine				9.99
ACCOUNT NO. Mutual Management Services PO Box 4777 Rockford IL 61110 Rockford Eye & Laser 4777 East State St. Rockford IL 61108 Radiology Consult of Rockford PO Box 4542 Rockford IL 61110	J	Collection for Northern Illinois Scanning #329705 Radiology Consult of Rkfd #162625 Rockford Eye & Laser CE #BUCJE000				2,646.25
ACCOUNT NO. 589116661 NCO Fin/99 PO Box 41466 Philadelphia PA 19101	J	Collection for Skyline Emergency Physicians & Progressive insurance				252.00
ACCOUNT NO. 6794806 NCO Financial PO Box 7216 Philadelphia PA 19101	W	Collection for Bank of America				191.00

Sheet no. 12 of 17 continuation sheets attached to Schedule of Creditors
Holding Unsecured
Nonpriority Claims

Subtotal >	\$ 3,099.24
Total >	\$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Raymond K Buckley III Jennifer E Buckley
Debtors

Case No. _____
(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBATOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 42481781	J					548.30
NCO Financial Systems Inc. 507 Prudential Rd. Horsham PA 19044		Collection for Swedish American ER Physicians #4019876-060302 MedClr Inc. 78438Q Progressive Insurance #27691509-0 Omni # 2035166				
Swedish American ER Physicaians 1401 East State St. Rockford IL 61104						
Omni Credit Services 333 Bishops Way Suite 100 Brookfield WI 53005-6209						
ACCOUNT NO. 272913 3	W					180.00
OSF Medical Group PO Box 1806 Peoria IL 61656-1806		Medical				
ACCOUNT NO.	J					1,550.00
OSF St. Anthony Medical Center 5666 East State St. Rockford IL 61108-2472		Multiple accts: 4329596 4337449 2267991 3619678 3489748 5923757 & others				
Rockford Mercantile Agency 2502 S Alpine Rd. Rockford IL 61108						
ACCOUNT NO. 3261196	H					585.00
Paragon Way Inc. 2101 West Ben White Blvd. Suite 103 Austin TX 78704		Collection for Advance America, Cash Advance Centers of Florida Current creditor: Collins Financial Services				

Sheet no. 13 of 17 continuation sheets attached to Schedule of Creditors
Holding Unsecured
Nonpriority Claims

Subtotal >	\$ 2,863.30
Total >	\$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Raymond K Buckley III Jennifer E Buckley
Debtors

Case No. _____
(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBATOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 1033 2226 2187 Publishers Clearing House 720 Winners Circle St. Cloud MN 56399	W	Merchandise				26.95
ACCOUNT NO. 50422530100 Regional Dental Centers PO Box 51120 Summerville SC 29485-1120 Trojan Professional Services PO Box 1270 Los Alamitos CA 90720-1270	H	Dental				175.00
ACCOUNT NO. 50422530100 Retrieval Masters Creditors Bureau 2269 S Saw Mill River Rd. Bldg 3 Elmsford NY 10523	H	Collection for BMG Columbia House				109.70
ACCOUNT NO. 263730 Rockford Cardiology Associates PO Box 8410 Rockford IL 61126-8410	J	Medical				29.00

Sheet no. 14 of 17 continuation sheets attached to Schedule of Creditors
Holding Unsecured
Nonpriority Claims

Subtotal >	\$	340.65
Total >	\$	

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re **Raymond K Buckley III Jennifer E Buckley**
Debtors

Case No. _____
(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBATOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 00515785 SRA Associates Hi Nella NJ 08083	W	Collection for Bank of America FL Acct# 003764541381				147.85
ACCOUNT NO. 3186025 State Collection Service 2509 S Stoughton Rd. Madison WI	W	Collection for MHS-Physicians Services				143.00
ACCOUNT NO. LO41142126 Swedish American Hospital PO Box 4448 Rockford IL 61110-0948 Dennis A Brebner & Associates 860 Northpoint Blvd. Waukegan IL 60085-8211 R&B Receivables Mgt. 860 S Northpoint Blvd. Waukegan IL 60085	J	Medical-various accounts LO43794346 LO47698931 LO46564746 R&B #: 1061560875 1070650342				11,112.00
ACCOUNT NO. W8275277 Thomas E Jolas P.C. PO Box 4000 Mason City IA 50401	W	Collection for SAFECO of America				295.49

Sheet no. 15 of 17 continuation sheets attached to Schedule of Creditors
Holding Unsecured
Nonpriority Claims

Subtotal >	\$	11,698.34
Total >	\$	

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Raymond K Buckley III Jennifer E Buckley
Debtors

Case No. _____
(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 5913326 T-Mobile PO Box 742596 Cincinnati, OH 45274-2596 First Revenue Assurance PO Box 5818 Denver CO 80217 Law Offices of Mitchell N. Kay PO Box 2374 Chicago IL 60690-2374	H	Formerly Voicestream Client ref # 379289724 (First Rev.)				880.00
ACCOUNT NO. 40808 TNB Target PO Box 673 Minneapolis MN 55440	W	Credit card				304.00
ACCOUNT NO. 10088624 United Financial Service 333 Washington Blvd. PMB 153 Marina Del Rey CA 90292-5136	H	Collection for The Mobile Solution				500.00
ACCOUNT NO. 208041292 US Cellular PO Box 0203 Palatine IL 60055-0203 ER Solutions PO Box 9004 Renton WA 98057	W	Telephone				354.38

Sheet no. 16 of 17 continuation sheets attached to Schedule of Creditors
Holding Unsecured
Nonpriority Claims

Subtotal >	\$ 2,038.38
Total >	\$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Raymond K Buckley III Jennifer E Buckley
Debtors

Case No. _____
(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBATOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 3487850911 US Dept of Education 501 Bleeker St. Utica NY 13501 Direct Loan Service System PO Box 5609 Greenville TX 75403-5609 Direct Loans PO Box 7202 Utica NY 13504-7202	W	Student loan Collection account				3,621.00
ACCOUNT NO. 32007050101627010 US Dept. of ED/FISL/CHI PO Box 8422 Chicago IL 60605	W	Student loan Collection acct				1,316.00
ACCOUNT NO. BUCJE000 W Steve Yoon M.D. 4777 East State St.. Rockford IL 61108	W	Medical				18.42
ACCOUNT NO. BUCRAY William B. Erickson, D.C. 2606 Broadway Rockford IL 61108	H	Medical				263.00

Sheet no. 17 of 17 continuation sheets attached to Schedule of Creditors
Holding Unsecured
Nonpriority Claims

Subtotal >	\$	5,218.42
Total >	\$	72,123.39

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

Laura L McGarragan 6199753
McGarragan Law Offices
1004 N. Main St.
Rockford, IL 61103

815 961-1111
Attorney for the Petitioner(s)

UNITED STATES BANKRUPTCY COURT
Northern District of Illinois

In Re:

Debtor: **Raymond K Buckley III**

Social Security Number: **8591**

Case No:

Chapter **7**

Joint Debtor: **Jennifer E Buckley**

Social Security Number: **5091**

Numbered Listing of Creditors

Creditor name and mailing address		Category of Claim	Amount of Claim
1.	ACS/ Nellie Mae 501 Bleeker St. Utica NY 13501	Unsecured Claims	\$ 16,177.00
2.	Advance America 3244 Cleveland Ave. Ft Meyers FL 33901	Unsecured Claims	\$ 585.00
3.	AFNI PO Box 3427 Bloomington IL 61702	Unsecured Claims	\$ 100.00
4.	Allied Business Accounts PO Box 1600 Clinton IA 52733	Unsecured Claims	\$ 315.00
5.	Allied Interstate PO Box 5023 New York NY 10163	Unsecured Claims	\$ 82.00

In re: **Raymond K Buckley III**
Jennifer E Buckley

Case No. _____

6.	Allied Interstate 3000 Corporate Exchange Dr. 5th FL Columbus OH 43231	Unsecured Claims	\$ 1,072.00
7.	Amcore Bank PO Box 1537 Rockford IL 61110-0037	Unsecured Claims	\$ 527.00
8.	ARC PO Box 212489 Augusta GA 30917-4747	Unsecured Claims	\$ 127.70
9.	Asset Care Inc. PO Box 15379 Wilmington DE 19850	Unsecured Claims	\$ 440.00
10.	Associated Recovery Systems PO Box 469046 Escondido CA 92046-9046	Unsecured Claims	\$ 1,700.00
11.	AT&T PO Box 8100 Aurora IL 60507-8100	Unsecured Claims	\$ 46.00
12.	Audit Systems Inc. 3696 Ulmerton Rd. Suite 200 Clearwater FL 33762	Unsecured Claims	\$ 132.52
13.	Bank of America PO Box 84006 Columbus GA 31808	Unsecured Claims	\$ 880.00
14.	Berkeley Electric Cooperative PO Box 530812 Atlanta GA 30353-0812	Unsecured Claims	\$ 32.85

In re: **Raymond K Buckley III**
Jennifer E Buckley

Case No. _____

15.	Carlson Orthopedic Clinic 1848 Daimler Road Rockford IL 61112-1019	Unsecured Claims	\$ 71.00
16.	CB Accounts 1101 Main St. Peoria IL 61606	Unsecured Claims	\$ 180.00
17.	Centegra Memorial Medical Center PO Box 1990 Woodstock IL 60098-1990	Unsecured Claims	\$ 1,111.16
18.	Commonwealth Edison Bill Payment Center Chicago, IL 60688	Unsecured Claims	\$ 187.38
19.	Compucredit/Emerge/FNBO PO Box 105374 Atlanta GA 30348	Unsecured Claims	\$ 1,972.00
20.	Credit Collection Service PO Box 773 Needham MA 02494-0007	Unsecured Claims	\$ 109.00
21.	Credit Protection Association 13355 Noel Rd. Dallas TX 75240	Unsecured Claims	\$ 21.19
22.	Crusader Clinic PO Box 5311 Rockford IL 61125-0311	Unsecured Claims	\$ 18.00
23.	Doctors Business Bureau 202 N Federal Highway Lake Worth FL 33460-3438	Unsecured Claims	\$ 80.00

In re: **Raymond K Buckley III**
Jennifer E Buckley

Case No. _____

24.	Dr. Robert J Powers 101 Harth Place Summerville SC 29485	Unsecured Claims	\$ 150.00
25.	Encore Receivable Management Inc. PO Box 3330 Olathe KS 66063-3330	Unsecured Claims	\$ 3,746.31
26.	Enhanced Recovery Corporation 8014 Bayberry Rd. Jacksonville FL 32256	Unsecured Claims	\$ 133.00
27.	ER Solutions Inc. PO Box 9004 Renton WA	Unsecured Claims	\$ 443.00
28.	FMS 4915 South Union Ave. Tulsa OK 74107	Unsecured Claims	\$ 118.00
29.	Franklin Collection Service PO Box 3910 Tupelo MS 38803-3910	Unsecured Claims	\$ 230.00
30.	Fredericksburg CR Bureau 10506 Wakeman Dr. Fredericksburg VA 22407	Unsecured Claims	\$ 164.00
31.	Fredrickson Counseling PC 5702 Elaine Dr. Rockford IL 61108	Unsecured Claims	\$ 270.00
32.	Friel-Erickson Chiropractic Clinic 2606 Broadway Suite 1A Rockford IL 61108-5797	Unsecured Claims	\$ 268.00

In re: **Raymond K Buckley III**
Jennifer E Buckley

Case No. _____

33.	Glasser & Glasser, P.L.C. Crown Center Suite 600 580 East Main St. Norfolk VA 23510	Unsecured Claims	\$ 5,177.07
34.	GMAC PO Box 2150 Greeley CO 80632	Unsecured Claims	\$ 324.00
35.	Hillcrest Animal Hospital 227 N Alpine Rd. Rockford IL 61107	Unsecured Claims	\$ 73.20
36.	HSBC NV PO Box 19360 Portland OR 97280	Unsecured Claims	\$ 3,674.00
37.	I C System Inc. PO Box 64378 St. Paul MN 55164	Unsecured Claims	\$ 476.00
38.	In Style PO Box 6352 Rockford IL	Unsecured Claims	\$ 29.77
39.	Joyce Allen's Midtown Moto 200 Plaza Dr. Lehigh Acres FL 33936-6081	Unsecured Claims	\$ 1,639.00
40.	KP Counseling Inc. 461 N Mulford Rd. Rockford IL 61107	Unsecured Claims	\$ 920.00
41.	Lake Henry Pathology Associates 520 E 22nd St. Lombard IL 60148	Unsecured Claims	\$ 22.80

In re: **Raymond K Buckley III**
Jennifer E Buckley

Case No. _____

42.	Law Offices of Bennett & DeLoney PO Box 190 Midvale UT 84047-0190	Unsecured Claims	\$ 124.68
43.	McHenry Radiologists Imaging Associates PO Box 220 McHenry IL 60051-0220	Unsecured Claims	\$ 142.03
44.	Midland Funding LLC PO Box 939019 San Diego CA 92193-9019	Unsecured Claims	\$ 2,698.00
45.	Moraine ER Physicians PO Box 8759 Philadelphia PA 19101-8759	Unsecured Claims	\$ 75.40
46.	MTL Media Inc. 415 Second St. Indian Rocks Beach FL 33785	Unsecured Claims	\$ 9.99
47.	Mutual Management Services PO Box 4777 Rockford IL 61110	Unsecured Claims	\$ 2,646.25
48.	NCO Fin/99 PO Box 41466 Philadelphia PA 19101	Unsecured Claims	\$ 252.00
49.	NCO Financial PO Box 7216 Philadelphia PA 19101	Unsecured Claims	\$ 191.00
50.	NCO Financial Systems Inc. 507 Prudential Rd. Horsham PA 19044	Unsecured Claims	\$ 548.30

In re: **Raymond K Buckley III**
Jennifer E Buckley

Case No. _____

51.	OSF Medical Group PO Box 1806 Peoria IL 61656-1806	Unsecured Claims	\$ 180.00
52.	OSF St. Anthony Medical Center 5666 East State St. Rockford IL 61108-2472	Unsecured Claims	\$ 1,550.00
53.	Paragon Way Inc. 2101 West Ben White Blvd. Suite 103 Austin TX 78704	Unsecured Claims	\$ 585.00
54.	Publishers Clearing House 720 Winners Circle St. Cloud MN 56399	Unsecured Claims	\$ 26.95
55.	Regional Dental Centers PO Box 51120 Summerville SC 29485-1120	Unsecured Claims	\$ 175.00
56.	Retrieval Masters Creditors Bureau 2269 S Saw Mill River Rd. Bldg 3 Elmsford NY 10523	Unsecured Claims	\$ 109.70
57.	Rockford Cardiology Associates PO Box 8410 Rockford IL 61126-8410	Unsecured Claims	\$ 29.00
58.	SRA Associates Hi Nella NJ 08083	Unsecured Claims	\$ 147.85
59.	State Collection Service 2509 S Stoughton Rd. Madison WI	Unsecured Claims	\$ 143.00

In re: **Raymond K Buckley III**
Jennifer E Buckley

Case No. _____

60.	Swedish American Hospital PO Box 4448 Rockford IL 61110-0948	Unsecured Claims	\$ 11,112.00
61.	Thomas E Jolas P.C. PO Box 4000 Mason City IA 50401	Unsecured Claims	\$ 295.49
62.	T-Mobile PO Box 742596 Cincinnati, OH 45274-2596	Unsecured Claims	\$ 880.00
63.	TNB Target PO Box 673 Minneapolis MN 55440	Unsecured Claims	\$ 304.00
64.	United Financial Service 333 Washington Blvd. PMB 153 Marina Del Rey CA 90292-5136	Unsecured Claims	\$ 500.00
65.	US Cellular PO Box 0203 Palatine IL 60055-0203	Unsecured Claims	\$ 354.38
66.	US Dept of Education 501 Bleeker St. Utica NY 13501	Unsecured Claims	\$ 3,621.00
67.	US Dept. of ED/FISL/CHI PO Box 8422 Chicago IL 60605	Unsecured Claims	\$ 1,316.00
68.	W Steve Yoon M.D. 4777 East State St.. Rockford IL 61108	Unsecured Claims	\$ 18.42

In re: **Raymond K Buckley III**
Jennifer E Buckley

Case No. _____

69.	William B. Erickson, D.C. 2606 Broadway Rockford IL 61108	Unsecured Claims	\$ 263.00
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In re: **Raymond K Buckley III**
Jennifer E Buckley

Case No. _____

(The penalty for making a false statement or concealing property is a fine up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. secs. 152 and 3571.)

DECLARATION

I, **Raymond K Buckley III**, and I, **Jennifer E Buckley**, named as debtors in this case, declare under penalty of perjury that we have read the foregoing Numbered Listing of Creditors, consisting of **9 sheets** (not including this declaration), and that it is true and correct to the best of our information and belief.

Signature: /s/ Raymond K Buckley III
Raymond K Buckley III

Dated: 11/13/2008

Signature: /s/ Jennifer E Buckley
Jennifer E Buckley

Dated: 11/13/2008

B6G (Official Form 6G) (12/07)

In re: Raymond K Buckley III Jennifer E Buckley
Debtors

Case No. _____
(If known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

☒ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

B6H (Official Form 6H) (12/07)

In re: Raymond K Buckley III Jennifer E Buckley,
Debtors

Case No. _____
(If known)

SCHEDULE H - CODEBTORS

☒ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
------------------------------	------------------------------

In re Raymond K Buckley III Jennifer E Buckley

Case No. _____

Debtors

(If known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status: Married	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S):	AGE(S):
Employment:	DEBTOR	SPOUSE
Occupation	Security	Unemployed
Name of Employer	Woodward	
How long employed		
Address of Employer		

INCOME: (Estimate of average or projected monthly income at time case filed)

DEBTOR

SPOUSE

1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly.)	\$ <u>2,912.00</u>	\$ <u>0.00</u>
2. Estimate monthly overtime	\$ <u>0.00</u>	\$ <u>0.00</u>
3. SUBTOTAL	\$ <u>2,912.00</u>	\$ <u>0.00</u>
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and social security	\$ <u>497.00</u>	\$ <u>0.00</u>
b. Insurance	\$ <u>82.00</u>	\$ <u>0.00</u>
c. Union dues	\$ <u>0.00</u>	\$ <u>0.00</u>
d. Other (Specify) <u>401K</u>	\$ <u>0.00</u>	\$ <u>0.00</u>
<u>410K</u>	\$ <u>87.00</u>	\$ <u>0.00</u>
<u>Cafe</u>	\$ <u>2.00</u>	\$ <u>0.00</u>
<u>United Way</u>	\$ <u>4.00</u>	\$ <u>0.00</u>
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ <u>672.00</u>	\$ <u>0.00</u>
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ <u>2,240.00</u>	\$ <u>0.00</u>
7. Regular income from operation of business or profession or farm (Attach detailed statement)	\$ <u>0.00</u>	\$ <u>0.00</u>
8. Income from real property	\$ <u>0.00</u>	\$ <u>0.00</u>
9. Interest and dividends	\$ <u>0.00</u>	\$ <u>0.00</u>
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.	\$ <u>0.00</u>	\$ <u>0.00</u>
11. Social security or other government assistance (Specify) _____	\$ <u>0.00</u>	\$ <u>0.00</u>
12. Pension or retirement income	\$ <u>0.00</u>	\$ <u>0.00</u>
13. Other monthly income (Specify) _____	\$ <u>0.00</u>	\$ <u>0.00</u>
14. SUBTOTAL OF LINES 7 THROUGH 13	\$ <u>0.00</u>	\$ <u>0.00</u>
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ <u>2,240.00</u>	\$ <u>0.00</u>
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)	\$ <u>2,240.00</u>	

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

In re Raymond K Buckley III Jennifer E Buckley

Case No. _____

Debtors

(If known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document.:

NONE

B6J (Official Form 6J) (12/07)

In re Raymond K Buckley III Jennifer E Buckley
DebtorsCase No. _____
(If known)**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made biweekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$	<u>650.00</u>
a. Are real estate taxes included? Yes _____ No <u>✓</u>		
b. Is property insurance included? Yes _____ No <u>✓</u>		
2. Utilities: a. Electricity and heating fuel	\$	<u>175.00</u>
b. Water and sewer	\$	<u>0.00</u>
c. Telephone	\$	<u>75.00</u>
d. Other <u>Cable & Internet</u>	\$	<u>125.00</u>
3. Home maintenance (repairs and upkeep)	\$	<u>0.00</u>
4. Food	\$	<u>400.00</u>
5. Clothing	\$	<u>75.00</u>
6. Laundry and dry cleaning	\$	<u>50.00</u>
7. Medical and dental expenses	\$	<u>50.00</u>
8. Transportation (not including car payments)	\$	<u>200.00</u>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	<u>75.00</u>
10. Charitable contributions	\$	<u>0.00</u>
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	<u>0.00</u>
b. Life	\$	<u>0.00</u>
c. Health	\$	<u>0.00</u>
d. Auto	\$	<u>85.00</u>
e. Other _____	\$	<u>0.00</u>
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify) _____	\$	<u>0.00</u>
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	<u>0.00</u>
b. Other <u>Student loans</u>	\$	<u>225.00</u>
14. Alimony, maintenance, and support paid to others	\$	<u>0.00</u>
15. Payments for support of additional dependents not living at your home	\$	<u>0.00</u>
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	<u>0.00</u>
17. Other _____	\$	<u>0.00</u>
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	<u>2,185.00</u>

19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:

20. STATEMENT OF MONTHLY NET INCOME

a. Average monthly income from Line 15 of Schedule I	\$	<u>2,240.00</u>
b. Average monthly expenses from Line 18 above	\$	<u>2,185.00</u>
c. Monthly net income (a. minus b.)	\$	<u>55.00</u>

B6 Summary (Official Form 6 - Summary) (12/07)

**United States Bankruptcy Court
Northern District of Illinois**

In re **Raymond K Buckley III Jennifer E Buckley**,
Debtors

Case No. _____

Chapter **7**

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	YES	1	\$ 0.00		
B - Personal Property	YES	2	\$ 8,655.00		
C - Property Claimed as Exempt	YES	1			
D - Creditors Holding Secured Claims	YES	1		\$ 0.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	2		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	18		\$ 72,123.39	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	2			\$ 2,240.00
J - Current Expenditures of Individual Debtor(s)	YES	1			\$ 2,185.00
TOTAL		30	\$ 8,655.00	\$ 72,123.39	

B6 Declaration (Official Form 6 - Declaration) (12/07)

In re Raymond K Buckley III Jennifer E Buckley
Debtors

Case No. _____
(If known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 32 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date: 11/13/2008

Signature: /s/ Raymond K Buckley III
Raymond K Buckley III
Debtor

Date: 11/13/2008

Signature: /s/ Jennifer E Buckley
Jennifer E Buckley
(Joint Debtor, if any)

[If joint case, both spouses must sign]

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

(NOT APPLICABLE)

B7 (Official Form 7) (12/07)

UNITED STATES BANKRUPTCY COURT
Northern District of Illinois

In re: **Raymond K Buckley III Jennifer E Buckley**
Debtors

Case No. _____
(If known)

STATEMENT OF FINANCIAL AFFAIRS

1. Income from employment or operation of business

None ☐ State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE	FISCAL YEAR PERIOD
27,400.00	Wages	2006
36,000.00	Wages	2007
33,000.00	Wages	2008

2. Income other than from employment or operation of business

None ☒ State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE	FISCAL YEAR PERIOD
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3. Payments to creditors

Complete a. or b., as appropriate, and c.

None ☒ a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
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None ☒ b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
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None ☒ c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
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4. Suits and administrative proceedings, executions, garnishments and attachments

None ☐ a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATIO	STATUS OR DISPOSITION
Midland Funding v. Buckley III, Raymond K	Civil	Loudoun General District Court 18 East Market St. Leesburg VA 20176	Pending

None ☒ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
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5. Repossessions, foreclosures and returns

None ☒ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
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6. Assignments and receiverships

None ☒ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND ADDRESS OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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7. Gifts

None ☒ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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8. Losses

None ☒ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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9. Payments related to debt counseling or bankruptcy

None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Laura L McGarragan 1004 North Main St. Rockford IL 61103	8/18/08	1299.00

10. Other transfers

- None ☒ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
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- None ☒ b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR INTEREST IN PROPERTY
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11. Closed financial accounts

- None ☒ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
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12. Safe deposit boxes

- None ☒ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITOR	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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13. Setoffs

- None ☒ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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14. Property held for another person

None ☐ List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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15. Prior address of debtor

None ☐ If debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
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16. Spouses and Former Spouses

None ☐ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None ☐ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None ☐ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
--------------------------	--	-------------------	----------------------

None ☒ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS
OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR
DISPOSITION

18. Nature, location and name of business

None ☒ a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within the **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
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None ☒ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS
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* * * * *

[if completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date 11/13/2008

Signature of Debtor /s/ Raymond K Buckley III
Raymond K Buckley III

Date 11/13/2008

Signature of Joint Debtor (if any) /s/ Jennifer E Buckley
Jennifer E Buckley

B 201 (04/09/06)

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

**NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b)
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Attorney

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Laura L McGarragan

Printed Name of Attorney

/s/ Laura L McGarragan

Signature of Attorney

11/13/2008

Date

Address:

**McGarragan Law Offices
1004 N. Main St.
Rockford, IL 61103**

815 961-1111

Certificate of the Debtor

We, the debtors, affirm that we have received and read this notice.

Raymond K Buckley III

Jennifer E Buckley

Printed Name(s) of Debtor(s)

Case No. (if known) _____

X/s/ Raymond K Buckley III

Raymond K Buckley III

Signature of Debtor

X/s/ Jennifer E Buckley

Jennifer E Buckley

Signature of Joint Debtor

11/13/2008

Date

11/13/2008

Date

**United States Bankruptcy Court
Northern District of Illinois**

In re **Raymond K Buckley III Jennifer E Buckley**
Debtors

Case No. _____
Chapter **7**

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 21,114.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E.	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 21,114.00

State the following:

Average Income (from Schedule I, Line 16)	\$ 2,240.00
Average Expenses (from Schedule J, Line 18)	\$ 2,185.00
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C Line 20)	\$ 3,091.00

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0.00
4. Total from Schedule F		\$72,123.39
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$72,123.39

Form 8
(10/05)

**UNITED STATES BANKRUPTCY COURT
Northern District of Illinois**

In re: **Raymond K Buckley III Jennifer E Buckley**
Debtors

Case No. _____
Chapter **7**

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

- ☒ I have filed a schedule of assets and liabilities which includes debts secured by property of the estate.
- ☐ I have filed a schedule of executory contracts and unexpired leases which includes personal property subject to an unexpired lease.
- ☐ I intend to do the following with respect to the property of the estate which secures those debts or is subject to a lease:

Description of Secured Property	Creditor's Name	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
None					

Description of Leased Property	Lessor's Name	Lease will be assumed pursuant to 11 U.S.C. § 362(h)(1)(A)
None		

/s/ Raymond K Buckley III **11/13/2008**
Raymond K Buckley III
Signature of Debtor Date

/s/ Jennifer E Buckley **11/13/2008**
Jennifer E Buckley
Signature of Joint Debtor (if any) Date

UNITED STATES BANKRUPTCY COURT
Northern District of Illinois

In re: Raymond K Buckley III Jennifer E Buckley
Debtors

Case No. _____
Chapter 7

**DISCLOSURE OF COMPENSATION OF ATTORNEY
FOR DEBTOR**

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept	\$	<u>1,299.00</u>
Prior to the filing of this statement I have received	\$	<u>1,299.00</u>
Balance Due	\$	<u>0.00</u>

2. The source of compensation paid to me was:

☒ Debtor ☐ Other (specify)

3. The source of compensation to be paid to me is:

☐ Debtor ☐ Other (specify)

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a) Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b) Preparation and filing of any petition, schedules, statement of affairs, and plan which may be required;
- c) Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d) [Other provisions as needed]

None

6. By agreement with the debtor(s) the above disclosed fee does not include the following services:

Representing Debtor in Adversary

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: 11/13/2008

/s/ Laura L McGarragan

Laura L McGarragan, Bar No. 6199753

McGarragan Law Offices

Attorney for Debtor(s)

ACS/ Nellie Mae
501 Bleeker St.
Utica NY 13501

Advance America
3244 Cleveland Ave.
Ft Meyers FL 33901

AFNI
PO Box 3427
Bloomington IL 61702

Allied Business Accounts
PO Box 1600
Clinton IA 52733

Allied Interstate
3000 Corporate Exchange Dr. 5th FL
Columbus OH 43231

Allied Interstate
PO Box 5023
New York NY 10163

Amcore Bank
PO Box 1537
Rockford IL 61110-0037

ARC
PO Box 212489
Augusta GA 30917-4747

Asset Care Inc.
PO Box 15379
Wilmington DE 19850

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Associated Business Serv
1916 Raincloud Dr.
Rockford IL 61108

Associated Recovery Systems
PO Box 469046
Escondido CA 92046-9046

AT&T
PO Box 8100
Aurora IL 60507-8100

Audit Systems Inc.
3696 Ulmerton Rd. Suite 200
Clearwater FL 33762

Bank of America
PO Box 84006
Columbus GA 31808

Berkeley Electric Cooperative
PO Box 530812
Atlanta GA 30353-0812

CAB Collection Agency
2230 Technical Pkwy.
North Charleston SC 29406

Carlson Orthopedic Clinic
1848 Daimler Road
Rockford IL 61112-1019

CB Accounts
1101 Main St.
Peoria IL 61606

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Centegra Memorial Medical Center
PO Box 1990
Woodstock IL 60098-1990

Certegy
601 Riverside Ave.
Jacksonville FL 32204

Commonwealth Edison
Bill Payment Center
Chicago, IL 60688

Compucredit/Emerge/FNBO
PO Box 105374
Atlanta GA 30348

Credit Collection Service
PO Box 773
Needham MA 02494-0007

Credit Protection Association
13355 Noel Rd.
Dallas TX 75240

Crossings
PO Box 916536
Indianapolis IN 46291

Crusader Clinic
PO Box 5311
Rockford IL 61125-0311

Cybrcollect
PO Box 1145
La Crosse WI 54602-1145

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Dell Financial Services
c/o Customer Service
PO Box 81577
Austin TX 78708-1577

Dennis A Brebner & Associates
860 Northpoint Blvd.
Waukegan IL 60085-8211

Direct Loan Service System
PO Box 5609
Greenville TX 75403-5609

Direct Loans
PO Box 7202
Utica NY 13504-7202

Direct Merchants Bank
PO Box 22128
Tulsa OK 74121-2128

Doctors Business Bureau
202 N Federal Highway
Lake Worth FL 33460-3438

Dominion Law Associates
PO Box 62719
Virginia Beach VA 23462

Dr. Robert J Powers
101 Harth Place
Summerville SC 29485

Encore Receivable Management Inc.
PO Box 3330
Olathe KS 66063-3330

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Enhanced Recovery Corporation
8014 Bayberry Rd.
Jacksonville FL 32256

ER Solutions
PO Box 9004
Renton WA 98057

ER Solutions Inc.
PO Box 9004
Renton WA

FBCS
841 E Hunting Park Ave.
Philadelphia PA 19124-4824

Federal Collections Inc.
PO Box 7637
Rockford IL 61126-7637

First Revenue Assurance
PO Box 5818
Denver CO 80217

FMS
4915 South Union Ave.
Tulsa OK 74107

Franklin Collection Service
PO Box 3910
Tupelo MS 38803-3910

Fredericksburg CR Bureau
10506 Wakeman Dr.
Fredericksburg VA 22407

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Fredrickson Counseling PC
5702 Elaine Dr.
Rockford IL 61108

Friel-Erickson Chiropractic Clinic
2606 Broadway Suite 1A
Rockford IL 61108-5797

Glasser & Glasser, P.L.C.
Crown Center Suite 600
580 East Main St.
Norfolk VA 23510

GMAC
PO Box 2150
Greeley CO 80632

Hillcrest Animal Hospital
227 N Alpine Rd.
Rockford IL 61107

HSBC NV
PO Box 19360
Portland OR 97280

I C System Inc.
PO Box 64378
St. Paul MN 55164

In Style
PO Box 6352
Rockford IL

J Zecca, Esq./Dominium Law Associates
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Virginia Beach, VA 23462

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Lehigh Acres FL 33936-6081

Kevin M Kelly P.C.
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Lombard IL 60148

KP Counseling Inc.
461 N Mulford Rd.
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Lake Henry Pathology Associates
520 E 22nd St.
Lombard IL 60148

Law Offices of Bennett & DeLoney
PO Box 190
Midvale UT 84047-0190

Law Offices of Mitchell N. Kay
PO Box 2374
Chicago IL 60690-2374

McHenry Radiologists Imaging Associates
PO Box 220
McHenry IL 60051-0220

MedClear
PO Box 41448
Philadelphia PA 19101

Merchants Credit Guide Co.
223 West Jackson Blvd.
Chicago IL 60606

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Midland Credit Management
8875 Aero Dr. STE 2
San Diego CA 92123

Midland Credit Management
8875 Aero Dr.
San Diego CA 92123

Midland Funding LLC
PO Box 939019
San Diego CA 92193-9019

Moraine ER Physicians
PO Box 8759
Philadelphia PA 19101-8759

MTL Media Inc.
415 Second St.
Indian Rocks Beach FL 33785

Mutual Management Services
PO Box 4777
Rockford IL 61110

NCO Fin/99
PO Box 41466
Philadelphia PA 19101

NCO Financial
PO Box 7216
Philadelphia PA 19101

NCO Financial Systems Inc.
507 Prudential Rd.
Horsham PA 19044

Omni Credit Services
333 Bishops Way Suite 100
Brookfield WI 53005-6209

Omnium Worldwide Inc.
7171 Mercy Rd.
Omaha NE 68106

OSF Medical Group
PO Box 1806
Peoria IL 61656-1806

OSF St. Anthony Medical Center
5666 East State St.
Rockford IL 61108-2472

Paragon Way Inc.
2101 W Ben White Blvd. #103
Austin TX 78704

Paragon Way Inc.
2101 West Ben White Blvd. Suite 103
Austin TX 78704

Publishers Clearing House
720 Winners Circle
St. Cloud MN 56399

R&B Receivables Mgt.
860 S Northpoint Blvd.
Waukegan IL 60085

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Radiology Consult of Rockford
PO Box 4542
Rockford IL 61110

Radiology Consults of Rockford
PO Box 4542
Rockford IL 61110

Regional Dental Centers
PO Box 51120
Summerville SC 29485-1120

Retrieval Masters Creditors Bureau
2269 S Saw Mill River Rd. Bldg 3
Elmsford NY 10523

Rockford Cardiology Associates
PO Box 8410
Rockford IL 61126-8410

Rockford Eye & Laser
4777 East State St.
Rockford IL 61108

Rockford Eye and Laser Center
4777 East State St.
Rockford IL 61108

Rockford Mercantile Agency
2502 S Alpine Rd.
Rockford IL 61108

SRA Associates
Hi Nella NJ 08083

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State Collection Service
2509 S Stoughton Rd.
Madison WI

Swedish American ER Physicaians
1401 East State St.
Rockford IL 61104

Swedish American Hospital
PO Box 4448
Rockford IL 61110-0948

Terry Hoss
PO Box 449
Cherry Valley IL 61016

Thomas E Jolas P.C.
PO Box 4000
Mason City IA 50401

Time Warner Cable
PO Box 2080
Summerville SC 29484-2080

T-Mobile
PO Box 742596
Cincinnati, OH 45274-2596

TNB Target
PO Box 673
Minneapolis MN 55440

Trojan Professional Services
PO Box 1270
Los Alamitos CA 90720-1270

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United Financial Service
333 Washington Blvd.
PMB 153
Marina Del Rey CA 90292-5136

US Cellular
PO Box 0203
Palatine IL 60055-0203

US Dept of Education
501 Bleeker St.
Utica NY 13501

US Dept. of ED/FISL/CHI
PO Box 8422
Chicago IL 60605

W Steve Yoon M.D.
4777 East State St..
Rockford IL 61108

West Asset Management
2703 N Highway 75
Sherman TX 75092

William B. Erickson, D.C.
2606 Broadway
Rockford IL 61108

Worldwide Asset Purchasing
2 Ravine Dr. #1750
Atlanta GA 30308

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

In Re:
Raymond K Buckley III
Jennifer E Buckley

Bankruptcy Case Number: _____

VERIFICATION OF CREDITOR MATRIX

Number of Creditors: _____

The above named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.

Dated: 11/13/2008

/s/ Raymond K Buckley III
Raymond K Buckley III
Debtor

/s/ Jennifer E Buckley
Jennifer E Buckley
Joint Debtor